

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Hien H. Nguyen  
Anh Y. Dao  
Debtors

Case No. 24-02975-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Dec 18, 2024

User: AutoDocke  
Form ID: pdf002

Page 1 of 3  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Hien H. Nguyen, Anh Y. Dao, 1593 Macintosh Way, Hummelstown, PA 17036-8730
5669253	+ CominityBank/Victoria Secret, PO Box Box 182789, Columbus, OH 43218-2789

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5669247	+ Email/Text: ally@ebn.phinsolutions.com	Dec 18 2024 18:47:00	ALLY FINANCIAL, 200 RENAISSANCE CTR # B0, DETROIT, MI 48243-1300
5669248	+ Email/PDF: bncnotices@becket-lee.com	Dec 18 2024 19:00:21	AMERICAN EXPRESS, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871
5670306	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 18 2024 18:59:23	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5675625	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 18 2024 19:00:13	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5669249	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 18 2024 18:47:00	BANK OF AMERICA, PO BOX 982238, EL PASO, TX 79998-2238
5669250	+ Email/Text: BarclaysBankDelaware@tsico.com	Dec 18 2024 18:47:00	BARCLAYS BANK/OLD NAVY, 125 S WEST ST, WILMINGTON, DE 19801-5014
5669251	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 18 2024 18:59:57	CAPITAL ONE BANK USA, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
5669252	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 18 2024 19:00:50	CITICARDS CBNA, PO BOX 6241, SIOUX FALLS, SD 57117-6241
5669254	+ Email/Text: mrdiscen@discover.com	Dec 18 2024 18:47:00	DISCOVER BANK, PO BOX 30939, SALT LAKE CITY, UT 84130-0939
5671021	Email/Text: mrdiscen@discover.com	Dec 18 2024 18:47:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
5669255	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 18 2024 19:00:45	JPMCB CARD SERVICES, PO BOX 15369, WILMINGTON, DE 19850
5675946	+ Email/Text: RASEBN@raslg.com	Dec 18 2024 18:47:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5669256	Email/Text: camanagement@mtb.com	Dec 18 2024 18:48:00	M & T BANK, 1 FOUNTAIN PLZ, BUFFALO, NY 14203
5675322	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 18 2024 18:59:17	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

5669257	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 18 2024 18:59:57	MERRICK BANK CORP, PO BOX 9201, OLD BETHPAGE, NY 11804-9001
5672513	Email/Text: bnc-quantum@quantum3group.com	Dec 18 2024 18:48:00	Quantum3 Group LLC as agent for, BUREAUS INVESTMENT GROUP PORTFOLIO NO 15, PO Box 788, Kirkland, WA 98083-0788
5669258	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 18 2024 18:59:20	SYNCB/AMAZON PLCC, PO BOX 965015, ORLANDO, FL 32896-5015
5669259	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Dec 18 2024 18:48:00	US BANK, 4325 17TH AVE S, FARGO, ND 58125
5669260	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 18 2024 19:00:48	WELLS FARGO CARD SER, PO BOX 393, MINNEAPOLIS, MN 55480-0393
5675196	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 18 2024 19:00:18	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5675056	*	Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2024 at the address(es) listed below:

Name	Email Address
Brent J Lemon	on behalf of Creditor M&T BANK blemon@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James K Jones	on behalf of Debtor 2 Anh Y. Dao jkjones@mette.com rkvansteenacker@mette.com
James K Jones	on behalf of Debtor 1 Hien H. Nguyen jkjones@mette.com rkvansteenacker@mette.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

District/off: 0314-1  
Date Rcvd: Dec 18, 2024  
TOTAL: 5

User: AutoDocke  
Form ID: pdf002

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**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

Nguyen, Hien H.

Dao, Anh Y.

CHAPTER 13

CASE NO.

☒ ORIGINAL PLAN  
☐ AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)

0 Number of Motions to Avoid Liens0 Number of Motions to Value Collateral**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchasemoney security interest, set out in § 2.G.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.****A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ 0.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$ 90,224.40, plus other payments and property stated in § 1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
12/2024	11/2029	\$1,503.74	\$0.00	\$1,503.74	\$90,224.40
				Total Payments:	\$90,224.40

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.
3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: (    ) Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

( ☒ ) Debtor is over median income. Debtor estimates that a minimum of \$ 90,224.40 must be paid to allowed unsecured creditors in order to comply with the Means Test.

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is \$ 0.00 .  
(Liquidation value is calculated as the value of all nonexempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

☒ No assets will be liquidated. *If this line is checked, skip § 1.B.2 and complete § 1.B.3 if applicable.*

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ \_\_\_\_\_ from the sale of property known and designated as \_\_\_\_\_. All sales shall be completed by \_\_\_\_\_, 20\_\_\_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows: \_\_\_\_\_
3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: \_\_\_\_\_

**2. SECURED CLAIMS.**

**A. Pre-Confirmation Distributions.** *Check one.*

☒ None. If "None" is checked, the rest of § 2.A need not be completed or reproduced.

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor.** Check one.

☐ None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
M & T BANK	Residence located at 1593 Macintosh Way, Hummelstown, PA 17036 1593 Macintosh Way Hummelstown, PA 17036	4171
ALLY FINANCIAL	2014 Honda Pilot	1107

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence).** Check one.

☒ None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

☒ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

**E. Secured claims for which a § 506 valuation is applicable.** Check one.

☒ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

**F. Surrender of Collateral.** Check one.

☒ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

**G. Lien Avoidance.** Do not use for mortgages or for statutory liens, such as tax liens. Check one.

☒ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

**3. PRIORITY CLAIMS.**

**A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney's fees. Complete only one of the following options:
  - a. In addition to the retainer of \$ 87.10 already paid by the Debtor, the amount of \$ 4,412.90 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
  - b. \$ \_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. *Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

**B. Priority Claims (including certain Domestic Support Obligations)**

Allowed unsecured claims entitled to priority under § 1322(a) will be paid in full unless modified under §9.

Name of Creditor	Estimated Total Payment

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B).** *Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

**4. UNSECURED CLAIMS**

**A. Claims of Unsecured Nonpriority Creditors Specially Classified.** *Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES.** *Check one of the following two lines.*

☐ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

☒ The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the plan) or rejected:

Name of Other Party	Description of Contract or Lease	Monthly Payment	Interest Rate	Estimated Arrears	Total Plan Payment	Assume or Reject
CubeSmart	Storage Lease - Storage unit lease	\$150.00			\$0.00	Assume

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

- ☐ plan confirmation.  
☒ entry of discharge.  
☐ closing of case.

**7. DISCHARGE: (Check one)**

- ☒ The debtor will seek a discharge pursuant to § 1328(a).  
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: \_\_\_\_\_  
Level 2: \_\_\_\_\_  
Level 3: \_\_\_\_\_  
Level 4: \_\_\_\_\_  
Level 5: \_\_\_\_\_  
Level 6: \_\_\_\_\_  
Level 7: \_\_\_\_\_  
Level 8: \_\_\_\_\_

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:*

Level 1: Adequate protection payments.  
Level 2: Debtor's attorney's fees.  
Level 3: Domestic Support Obligations.  
Level 4: Priority claims, pro rata.  
Level 5: Secured claims, pro rata.  
Level 6: Specially classified unsecured claims.  
Level 7: Timely filed general unsecured claims.



Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

## 9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

### 1. Post-Confirmation Claim Objections

Confirmation of this Plan does not bar a party in interest from objecting to a claim. In re Harling, 541 B.R. 330 (Bankr. D.S.C., 2015) The reservation of this right does not impose any duty upon the Trustee with regard to distribution of the Plan proceeds that are prima facie valid at the time of confirmation.

Dated: 11/15/2024

/s/ James K. Jones

Attorney for Debtor

/s/ Hien H. Nguyen

Debtor

/s/ Anh Y. Dao

Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.